

Information to identify the case:

Debtor 1	<u>Michael A. Kropf</u>	Social Security number or ITIN	xxx-xx-7762
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Samantha J. Matlas</u>	Social Security number or ITIN	xxx-xx-7629
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21048-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Kropf

Samantha J. Matlas

6/28/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael A. Kropf
 Samantha J. Matlas
 Debtors

Case No. 17-21048-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db/jdb +Michael A. Kropf, Samantha J. Matlas, 61 Colonial Manor Road, Apt. B-2,
 North Huntingdon, PA 15642-1600
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 14384869 +American Education Services, PO Box 61047, Harrisburg, PA 17106-1047
 14384870 +Bank of America, 4242 Six Forks Road, Raleigh, NC 27609-6084
 14386053 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14384876 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
 14384877 +Wayne Kramer & State Farm Mutual, Insurance Company, c/o Weber Gallagher,
 4 PPG Place, 5th Floor, Pittsburgh, PA 15222-5423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2017 00:57:44 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14384868 +EDI: GMACFS.COM Jun 29 2017 00:38:00 Ally Bank, PO Box 380901,
 Bloomington, MN 55438-0901
 14384871 EDI: CAPITALONE.COM Jun 29 2017 00:38:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14384872 EDI: RMSC.COM Jun 29 2017 00:38:00 Care Credit, c/o Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14384873 +E-mail/Text: bankruptcy@clearviewfcu.org Jun 29 2017 00:58:01
 Clearview Federal Credit Union, 1920 Park Manor Boulevard, Pittsburgh, PA 15205-4808
 14384878 +EDI: WFFC.COM Jun 29 2017 00:38:00 Wells Fargo Bank, PO Box 660553,
 Dallas, TX 75266-0553

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14384874* +Clearview Federal Credit Union, 1920 Park Manor Boulevard, Pittsburgh, PA 15205-4808
 14384875* +Clearview Federal Credit Union, 1920 Park Manor Boulevard, Pittsburgh, PA 15205-4808

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 Kenneth Steidl on behalf of Joint Debtor Samantha J. Matlas julie.steidl@steidl-steinberg.com,
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
 nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
 tcase.com
 Kenneth Steidl on behalf of Debtor Michael A. Kropf julie.steidl@steidl-steinberg.com,
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
 nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
 tcase.com
 Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5